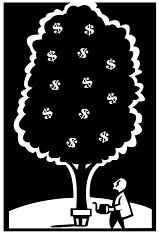
2005-2006

Inve$tment Options

A SUMMARY FOR
THE NORTH DAKOTA
PUBLIC EMPLOYEES
RETIREMENT SYSTEM
DEFERRED COMPENSATION PLAN



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SUMMARY OF INVESTMENT OPTIONS
NORTH DAKOTA EMPLOYEE'S RETIREMENT SYSTEM

Introduction

The information in this summary is organized into three sections. Section I details the investment options that are available through the NDPERS Deferred Compensation Companion Plan. Section II lists the other investment options currently available through the NDPERS Section 457 Deferred Compensation Plan. This information has been organized in alphabetical order by provider company. The investment objective, annual expenses and historical performance information is provided for each investment option. Due to the inception date of some investment funds, historical performance information is not available and is indicated with "N/A" (not available). Instances in which information was not provided by the provider companies are indicated by "N/P" (not provided). Section III lists the representatives you can contact at each provider company for more information as of the date this summary was published. Updates to the list of registered provider representatives are published on the NDPERS website at the end of each quarter.

The annual expense column includes fund expense ratios and any applicable fees to pay for service, distribution and marketing costs (12b-1 fees), operating expenses, asset management fees, separate account charges, or mortality and expense charges imposed by the provider. It does not, however, include any withdrawal, surrender or deferred sales charges or miscellaneous administrative fees. Whenever possible, withdrawal, surrender or deferred sales charges, etc. have been noted at the bottom of the page. Please refer to your prospectus or contact your provider company for more complete information. The column entitled "Other Fees" indicates whether additional information is footnoted below the table about fees and/or withdrawal provisions (Y=yes, N=no).

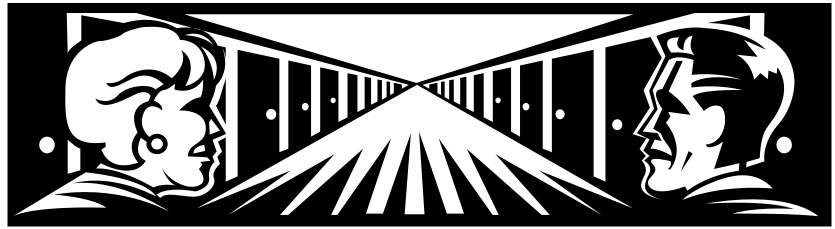
Performance results provided herein reflect all fund expense ratios and any applicable 12b-1 fees, operating expenses, asset management fees, separate account charges, or mortality and expense charges imposed by the provider company. They do not, however, reflect any withdrawal, surrender or deferred sales charges or account maintenance fees footnoted below each table in the sections entitled "Other Fees" and "Withdrawal Provisions".

Although all applicable fees for each provider company should be provided in this ***Summary of Investment Options***, you should discuss fees in detail with a provider company representative.

The following abbreviations are used in the "Type of Investment" column on the following pages:

FA – Fixed Annuity
MF – Mutual Fund
VA – Variable Annuity
CF – Commingled Fund

ANNUITIES VERSUS MUTUAL FUNDS



Annuities

The investment options currently offered through the NDPERS Section 457 Deferred Compensation Plan are set up primarily as annuities, although some are offered in the form of mutual funds. Deferred annuities are essentially tax-sheltered accounts offered by life insurance companies. They come in two basic forms, fixed or variable, and offer different benefits each suited to achieving very different retirement objectives.

Fixed annuities pay a fixed nominal interest rate per period and guarantee a minimum rate of return. Variable annuities can range from conservative to aggressive investments and pay a rate linked to the investment performance of some underlying portfolio; therefore, the returns of variable annuity contracts are not guaranteed by the offeror. Many variable annuities are invested in mutual funds as the underlying investment. The annuity fund structure typically offers a guaranteed death benefit which provides safety of principal for beneficiaries. This structure results in an additional layer of fees above those that are paid for the underlying investment vehicle. Typically, the annual expenses associated with annuity solutions reflect a mortality and expense risk charge (insurance component, investment management expenses, administrative and recordkeeping charges, and declining surrender charges). Sales loads and marketing and distribution charges may apply but are often waived for institutional clients.

Mutual Funds

Mutual funds are registered with the Securities and Exchange Commission (SEC) and their prices and performance are usually reported daily in the newspapers. Commingled funds are pooled investment vehicles that are similar to mutual funds but are not registered with the SEC and may or may not be reported in the newspapers. Mutual funds can range from conservative to aggressive, and their values will fluctuate according to the volatility of the securities in which the funds are invested. Mutual funds do not offer a guaranteed death benefit; therefore, their fees do not include an insurance component. Typically, the annual expenses associated with mutual funds reflect the investment management expenses and administrative and recordkeeping fees charged by the provider company. Again, sales loads and marketing and distribution charges may apply but are typically waived in the case of institutional accounts.

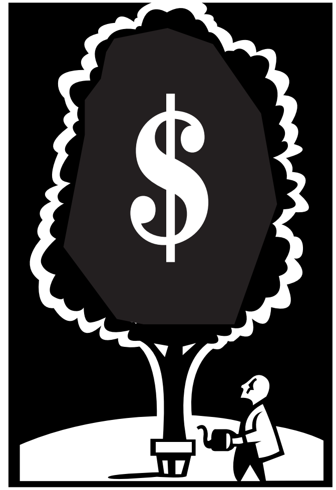
The investment funds that are available through the NDPERS Companion Plan consist of a series of mutual funds and a commingled fund. In the case of the Companion Plan, the annual fees charged by mutual fund organizations to pay for service, distribution, and marketing costs (12b-1 fees) are currently rebated back to participants by Fidelity. In addition, any front and deferred sales loads are currently waived by Fidelity.

The information included in this summary is strictly quantitative in nature and is intended to provide an evaluation of the returns and expenses associated with the investment options available through NDPERS deferred compensation program. This summary does not present factors that are more subjective in nature such as: 1) the quality, availability and responsiveness of client service; 2) verification of the investment style underlying the investment options; 3) the longevity and stability of the investment professionals managing the investment options; and 4) internet access and voice response systems. These factors should also be taken into consideration when selecting provider companies and investment options. Please contact your provider companies to obtain this information.

Please keep in mind when reviewing the historical performance information that past performance does not guarantee future performance. This ***Summary of Investment Options*** is not a prospectus. It is only intended to provide basic information about the available investment options. Please contact the individual provider companies for a prospectus containing more detailed information.

The material presented in this Summary of Investment Options has been compiled from information supplied by the provider companies to the NDPERS Section 457 Deferred Compensation Plan. To the best of our knowledge this information is accurate and complete although we have not independently verified its accuracy or completeness.

ND Public Employees Retirement System, P.O. Box 1657, Bismarck, ND 58502-1657
Phone: 701-328-3900 • FAX: 701-328-3920 • Toll-free outside the Bismarck calling area: 1-800-803-7377
PERS Website: www.state.nd.us/ndpers • PERS e-mail address: NDPERS@state.nd.us



SECTION I

SUMMARY OF INVESTMENT OPTIONS

NORTH DAKOTA PUBLIC EMPLOYEES RETIREMENT SYSTEM

SECTION 457 DEFERRED COMPENSATION COMPANION PLAN

(INFORMATION CURRENT AS OF JUNE 30, 2005)

NDPERS DEFERRED COMPENSATION COMPANION PLAN INVESTMENT OPTIONS

For more information, call Fidelity at (800) 343-0860

						Net Historical Performance As of December 31, 2004			
Fund/Ticker Symbol	**Type of Investment**	**Objective**	**Annual Expense**	**Other Fees (Y/N)**	**Return 6 Mos. Ended June 30, 2005**	**1 Year**	**3 Years**	**5 Years**	**10 Years**
Managed Income Portfolio	Stable Value	Income	.55	N	1.88	4.04	4.55	5.08	5.51
PIMCO Total Return Fund - PTRAX	Mutual Fund	Bond	.68	Y	2.77	4.88	6.68	8.19	8.27
Fidelity Puritan - FPURX	Balanced	Bond/Stock	.63	N	-0.15	9.28	7.14	5.57	10.41
Fidelity Equity-Income - FEQIX	Mutual Fund	Large Cap	.69	N	-1.34	11.29	6.21	4.31	11.94
Fidelity Dividend Growth - FDGFX	Mutual Fund	Large Cap	.70	N	-2.11	5.84	1.27	2.33	14.28
Spartan US Equity Index - FUSEX	Mutual Fund	Large Cap	.10	N	-0.83	10.73	3.44	-2.43	11.87
Fidelity Blue Chip Growth - FBGRX	Mutual Fund	Large Cap	.65	N	-2.09	6.26	-0.32	-5.86	8.82
Fidelity Growth Company - FDGRX	Mutual Fund	Large Cap	.82	N	-0.39	12.12	1.80	-5.89	12.57
Mutual Shares A - TESIX	Mutual Fund	Mid Cap	1.41	N	2.43	13.44	8.32	8.84	n/a
Dreyfus Mid Cap Index - PESPX	Mutual Fund	Mid Cap	.51	Y	3.60	15.93	9.95	8.97	15.47
Spartan Extended Market Index - FSEMX	Mutual Fund	Mid Cap	.10	Y	1.82	17.88	11.32	1.12	n/a
Fidelity Mid-Cap Stock - FMCSX	Mutual Fund	Mid Cap	.62	N	1.24	9.05	1.71	3.92	14.65
Allianz NFJ Small Cap Value Admin -PVADX	Mutual Fund	Small Cap	1.10	N	4.99	23.25	14.51	18.74	n/a
Dreyfus Small Cap Stock Index - DISSX	Mutual Fund	Small Cap	.50	N	1.69	22.21	12.80	11.09	n/a
MSIF Small Company Growth Class B-MSSMX	Mutual Fund	Small Cap	1.41	N	5.16	18.79	9.83	1.58	n/a
Fidelity Diversified International - FDIVX	Mutual Fund	Foreign	1.08	Y	0.56	19.66	15.58	4.11	13.00

Other Fees:

PIMCO Total Return or Mutual Shares 2% if held less than 7 days
Spartan Extended Market .75% if held less than 90 days
Diversified International 1% if held less than 30 days
Fidelity Mid-Cap Stock Fund .75% if held less than 30 days

Withdrawal Provisions: None.

Note that fund returns do not reflect the administration portion ($39) of the annual expenses.

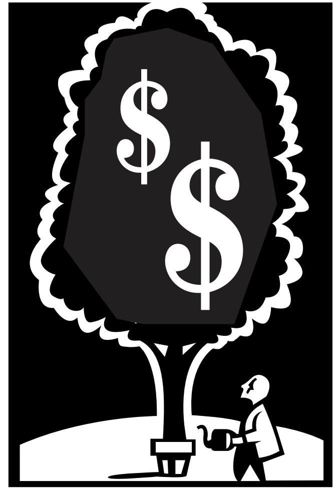
NDPERS DEFERRED COMPENSATION COMPANION PLAN INVESTMENT OPTIONS

For more information, call Fidelity at (800) 343-0860

Fund/Ticker Symbol	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return 6 Mos. Ended June 30, 2005	Net Historical Performance As of December 31, 2004: 1 Year	3 Years	5 Years	10 Years
Lifecycle/Lifestyle Funds									
Fidelity Freedom Income - FFFAX	Mutual Fund	Life-Cycle	.56	N	1.25	3.89	3.61	3.85	n/a
Fidelity Freedom 2000 - FFFBX	Mutual Fund	Life-Cycle	.58	N	1.25	4.52	3.87	3.09	n/a
Fidleity Freedom 2005 – FFFVX	Mutual Fund	Life-Cycle	.68	N	0.94	6.95	n/a	n/a	n/a
Fidelity Freedom 2010 – FFFCX	Mutual Fund	Life-Cycle	.69	N	0.90	7.24	5.37	2.41	n/a
Fidelity Freedom 2015 - FFVFX	Mutual Fund	Life-Cycle	.71	N	0.65	8.49	n/a	n/a	n/a
Fidelity Freedom 2020 – FFFDX	Mutual Fund	Life-Cycle	.75	N	0.34	9.55	5.69	0.81	n/a
Fidelity Freedom 2025 – FFTWX	Mutual Fund	Life-Cycle	.75	N	0.28	9.91	n/a	n/a	n/a
Fidelity Freedom 2030 – FFFEX	Mutual Fund	Life-Cycle	.77	N	0.12	10.45	5.46	-0.34	n/a
Fidelity Freedom 2035- FFTHX	Mutual Fund	Life-Cycle	.78	N	0.10	10.9	n/a	n/a	n/a
Fidelity Freedom 2040 – FFFFX	Mutual Fund	Life-Cycle	.78	N	-0.04	11.32	5.46	n/a	n/a

Other Fees: None

Withdrawal Provisions: None.
Note that fund returns do not reflect the administration portion ($39) of the annual expenses.



SECTION II

SUMMARY OF INVESTMENT OPTIONS

NORTH DAKOTA PUBLIC EMPLOYEES RETIREMENT SYSTEM

SECTION 457 DEFERRED COMPENSATION PLAN

(INFORMATION CURRENT AS OF JUNE 30, 2005)

The NDPERS Board provides this Summary as a service to the deferred compensation participants to help them make an informed decision regarding their investments. The NDPERS Board has not examined the investment options described in Section II of this Summary, and makes neither recommendation nor warranty regarding those options. The investment options offered are those the individual provider companies have determined they will offer to the participants using the provider's services.

Unless otherwise noted, performance results provided herein reflect all fund expense ratios and any applicable 12b-1 fees, operating expenses, asset management fees, separate account charges, or mortality and expense charges imposed by the provider company. They do not, however, reflect any withdrawal, surrender, or deferred sales charges or account maintenance fees footnoted below each table in the sections entitled "Other Fees" and "Withdrawal Provisions".

Fund	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return 6 Mos. Ended June 30, 2005	Net Historical Performance As of December 31, 2004 1 Year	3 Years	5 Years	10 Years
Open Savings Statement (Variable Rate Account)	Savings	Stability of Principal	None	N	3.65%*	3.70%	N/P	N/P	N/P

Other Fees: None

Withdrawal Provisions: A $20.00 withdrawal/transfer fee.

** Rate presented is an annual interest rate that changes January 1. Call Bank of North Dakota to obtain the current new money rate.*

N/P – Not provided

AMERICAN TRUST CENTER INVESTMENT OPTIONS

For more information, call American Trust Center at (701) 355-4820 or Refer to List of Representatives in Section III

Fund/Ticker Symbol	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return 3 Mos. Ended June 30, 2005	Net Historical Performance As of December 31, 2004			
						1 Year	3 Years	5 Years	10 Years
ASB Deposit Fund	Money Market		0.00%	N	1.30%	2.10%	1.48%	2.56%	4.29%
Vanguard Retirement Savings Trust	Mutual Fund	Stable Value/ Fixed Income	0.00%	N	1.96%	3.94%	4.23%	4.89%	5.60%
Vanguard GNMA/VFIJX	Mutual Fund	Bond/Fixed Income	0.13%	N	2.26%	6.17%	4.63%	6.70%	7.45%
Dodge & Cox Income/DODIX	Mutual Fund	Bond/Fixed Income	0.44%	N	1.66%	5.62%	5.90%	7.86%	8.12%
Janus Flexible Income/JAFIX	Mutual Fund	Bond/Fixed Income	0.85%	N	1.82%	6.17%	6.22%	6.73%	7.94%
Vanguard High Yield Corporate VWEAXMutual Fund	Bond/Fixed Income		0.12%	N	0.89%	8.52%	9.56%	5.85%	NA
Fidelity Growth & Income/FGRIX	Mutual Fund	Large Cap Blend/ Equity	0.69%	N	-1.59%	5.49%	5.30%	-1.45%	11.05%
Vanguard Index 500/VFIAX	Mutual Fund	Large Cap Blend/ Equity	0.09%	N	-0.82%	6.30%	8.25%	-2.40%	12.03%
Dodge & Cox Stock/DODGX	Mutual Fund	Large Cap Value/ Equity	0.53%	N	0.69%	13.12%	13.04%	13.00%	16.89%
T Rowe Price Equity Income/PRFDX	Mutual Fund	Large Cap Value/ Equity	0.74%	N	-0.28%	9.73%	9.22%	8.21%	13.00%
American Century Ultra/TWCUX	Mutual Fund	Large Cap Growth/ Equity	0.99%	N	-4.07%	0.93%	5.36%	-6.09%	10.40%
Vanguard Primecap/VPMAX	Mutual Fund	Large Cap Growth/ Equity	0.31%	N	-2.31%	6.33%	12.91%	-1.26%	15.82%
Vanguard Mid Cap Index/VIMAX	Mutual Fund	Mid Cap/Equity	0.13%	N	4.02%	18.40%	14.09%	9.08%	NA
Janus Mid Cap Value/JMIVX	Mutual Fund	Mid Cap/Equity	0.77%	N	2.98%	12.46%	14.80%	16.55%	NA

Other Fees: None; however, performance data does not include plan administration charges.
Withdrawal Provisions: None.

AMERICAN TRUST CENTER INVESTMENT OPTIONS

For more information, call American Trust Center at (701) 355-4820 or Refer to List of Representatives in Section III

						Net Historical Performance As of December 31, 2004			
Fund/Ticker Symbol	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return 3 Mos. Ended June 30, 2005	1 Year	3 Years	5 Years	10 Years
Morgan Stanley Mid Cap Growth MPEGX	Mutual Fund	Mid Cap/Equity	0.63%	N	3.24%	16.12%	15.23%	-5.16%	14.60%
Vanguard Capital Opportunity VHCAX	Mutual Fund	Mid Cap/Equity	0.41%	N	-1.31%	7.82%	18.45%	1.10%	NA
Janus Small Cap Value/JSIVX	Mutual Fund	Small Cap/Equity	0.81%	N	2.94%	10.26%	10.38%	14.90%	17.42%
Bogle Small Cap Growth/BOGIX	Mutual Fund	Small Cap/Equity	1.25%	N	1.70%	8.12%	13.51%	9.97%	NA
Harbor International/HAINX	Mutual Fund	International/ Equity	0.86%	N	0.02%	13.97%	13.65%	5.43%	11.07%
Dodge & Cox Intl Stock/DODFX	Mutual Fund	International/ Equity	0.77%	N	1.73%	22.45%	19.59%	11.96%	NA
T Rowe Price Science & Technology/PRSCX	Mutual Fund	Sector/Equity	1.01%	N	-3.19%	-1.65%	9.64%	-18.87%	6.21%
Vanguard Health Care/VGHAX	Mutual Fund	Sector/Equity	0.14%	N	5.49%	10.36%	11.57%	7.81%	20.18%
Vanguard REIT Index/VGSIX	Mutual Fund	Sector/Equity	0.21%	N	6.24%	32.18%	19.96%	19.62%	NA
Vanguard Conservative/VSCGX	Mutual Fund	Lifestrategy	0.00%	N	0.80%	7.04%	7.52%	3.81%	9.48%
Dodge & Cox Balanced/DODBX	Mutual Fund	Lifestrategy	0.54%	N	0.97%	9.68%	11.29%	11.82%	NA
Vanguard Moderate/VSMGX	Mutual Fund	Lifestrategy	0.00%	N	0.50%	8.38%	8.89%	2.55%	10.22%
Vanguard Growth/VASGX	Mutual Fund	Lifestrategy	0.00%	N	-0.10%	8.92%	9.75%	0.80%	10.55%

Other Fees:

American Trust Center Fee:

Plan Assets	$0 - $500,000	0.75%
	Next $500,000	0.70%
	Next $1,000,000	0.60%
	Next $1,000,000	0.50%
	Next $2,000,000	0.40%
	Over $5,000,000	0.35%

Investment/Advisor: 0.50%

Withdrawal Provisions: None

AXA EQUITABLE INVESTMENT OPTIONS

For more information, call AXA Equitable at (800) 628-6673 or Refer to List of Representatives in Section III

Fund	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return 6 Mos. Ended June 30, 2005	Net Historical Performance As of December 31, 2004 1 Year	3 Years	5 Years	10 Years
Guaranteed Interest Account	FA	Guaranteed Interest Option	None	Y	____	____	____	____	____
AXA Aggressive Allocation	VA	Asset Allocation	2.68%	Y	-7.60	10.30%	N/A	N/A	N/A
AXA Conservative Allocation	VA	Asset Allocation	2.44%	Y	-5.04	4.60%	N/A	N/A	N/A
AXA Conservative Plus Allocation	VA	Asset Allocation	2.49%	Y	-5.91	6.30%	N/A	N/A	N/A
AXA Moderate Allocation[1]	VA	Asset Allocation	1.75%	Y	-5.50	8.57%	3.58%	1.02%	7.73%
AXA Moderate Plus Allocation	VA	Asset Allocation	2.71%	Y	-7.09	10.20%	N/A	N/A	N/A
AXA Premier VIP Aggressive Equity[1]	VA	Equity	1.75%	Y	-9.37	11.27%	2.29%	-7.36%	3.14%
AXA Premier VIP Core Bond	VA	Fixed Income	2.29%	Y	-4.09	2.50%	3.84%	N/A	N/A
AXA Premier VIP Health Care	VA	Equity	3.19%	Y	-8.10	10.63%	3.37%	N/A	N/A
AXA Premier VIP High Yield	VA	Fixed Income	2.10%	Y	-4.77	7.48%	7.75%	2.34%	5.32%
AXA Premier VIP International Equity	VA	International Equity	3.14%	Y	-7.82	16.33%	6.37%	N/A	N/A
AXA Premier VIP Large Cap Core Equity	VA	Equity	2.69%	Y	-5.97	8.21%	1.49%	N/A	N/A
AXA Premier VIP Large Cap Growth	VA	Equity	2.69%	Y	-9.08	5.23%	-2.73%	N/A	N/A
AXA Premier VIP Large Cap Value	VA	Equity	2.69%	Y	-4.70	12.90%	4.91%	N/A	N/A
AXA Premier VIP Small/Mid Cap Growth	VA	Equity	2.94%	Y	-8.10	10.23%	-1.85%	N/A	N/A
AXA Premier VIP Small/Mid Cap Value	VA	Equity	2.94%	Y	-4.75	13.64%	5.13%	N/A	N/A
AXA Premier VIP Technology	VA	Equity	3.19%	Y	-10.14	3.58%	-3.01%	N/A	N/A
EQ/Alliance Common Stock[1]	VA	Equity	1.75%	Y	-9.29	12.97%	3.35%	-3.70%	10.29%
EQ/Alliance Growth & Income	VA	Equity	1.96%	Y	-5.67	11.18%	3.75%	3.17%	11.46%

AXA EQUITABLE INVESTMENT OPTIONS

For more information, call AXA Equitable at (800) 628-6673 or Refer to List of Representatives in Section III

Fund	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return 6 Mos. Ended June 30, 2005	Net Historical Performance As of December 31, 2004 1 Year	3 Years	5 Years	10 Years
EQ/Alliance Intermediate Government Securities	VA	Fixed Income	1.90%	Y	-4.55	0.82%	3.04%	4.69%	4.81%
EQ/Alliance International	VA	International Equity	2.19%	Y	-2.77	16.89%	11.55%	-4.31%	N/A
EQ/Alliance Large Cap Growth (EQ/Alliance Premier Growth renamed)	VA	Equity	2.44%	Y	-6.62	6.93%	-4.07%	-11.82%	N/A
EQ/Alliance Quality Bond	VA	Fixed Income	1.90%	Y	-3.83	2.61%	3.82%	5.63%	5.83%
EQ/Alliance Small Cap Growth	VA	Equity	2.15%	Y	-8.59	12.74%	2.73%	0.91%	N/A
EQ/Bernstein Diversified Value	VA	Equity	2.29%	Y	-5.39	11.93%	6.60%	3.57%	N/A
EQ/Calvert Socially Responsible	VA	Equity	2.39%	Y	-7.12	2.20%	-2.18%	-5.47%	N/A
EQ/Capital Guardian Growth (EQ/Putnam Voyager renamed)	VA	Equity	2.29%	Y	-10.72	4.12%	-2.56%	-10.97%	N/A
EQ/Capital Guardian International	VA	International Equity	2.54%	Y	-7.96	12.09%	7.12%	-5.20%	N/A
EQ/Capital Guardian Research	VA	Equity	2.29%	Y	-7.08	9.42%	1.80%	1.27%	N/A
EQ/Capital Guardian U.S. Equity	VA	Equity	2.29%	Y	-7.47	7.86%	3.01%	1.55%	N/A
EQ/Equity 500 Index	VA	Equity	1.64%	Y	-6.98	9.02%	1.90%	-3.89%	10.10%
EQ/Evergreen Omega	VA	Equity	2.29%	Y	-9.80	5.61%	2.58%	-5.09%	N/A
EQ/FI Mid Cap	VA	Equity	2.34%	Y	-9.01	14.48%	9.27%	N/A	N/A
EQ/FI Small/Mid Cap Value	VA	Equity	2.41%	Y	-2.71	16.27%	8.76%	6.48%	N/A
EQ/J.P. Morgan Core Bond	VA	Fixed Income	2.09%	Y	-3.80	2.70%	4.23%	5.81%	N/A
EQ/Janus Large Cap	VA	Equity	2.49%	Y	-6.70	10.65%	-1.88%	N/A	N/A

AXA EQUITABLE INVESTMENT OPTIONS

For more information, call AXA Equitable at (800) 628-6673 or Refer to List of Representatives in Section III

Fund	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return 6 Mos. Ended June 30, 2005	Net Historical Performance As of December 31, 2004: 1 Year	3 Years	5 Years	10 Years
EQ/JP Morgan Value Opportunities (EQ/Putnam Growth & Income Value renamed)	VA	Equity	2.29%	Y	-6.30	9.39%	3.01%	1.15%	N/A
EQ/Lazard Small Cap Value	VA	Equity	2.39%	Y	-5.78	15.53%	10.00%	12.57%	N/A
EQ/Marsico Focus	VA	Equity	2.49%	Y	-7.30	9.03%	7.17%	N/A	N/A
EQ/Mercury Basic Value	VA	Equity	2.22%	Y	-9.13	9.09%	5.10%	5.92%	N/A
EQ/Mercury International Value	VA	International Equity	2.59%	Y	-7.30	20.02%	7.64%	-3.54%	N/A
EQ/MFS Emerging Growth Companies	VA	Equity	2.30%	Y	-7.77	11.12%	-2.79%	-13.71%	N/A
EQ/MFS Investors Trust	VA	Equity	2.29%	Y	-6.58	9.91%	1.03%	-3.48%	N/A
EQ/Money Market[1]	VA	Fixed Income	1.75%	Y	-4.95	-0.36%	-0.36%	1.27%	2.59%
EQ/Small Company Index	VA	Equity	1.97%	Y	-7.42	16.10%	9.24%	4.58%	N/A
EQ/Van Kampen Emerging Markets Equity (EQ/Emerging Markets Equity renamed)	VA	International Equity	3.14%	Y	-0.85	22.02%	20.34%	-0.72%	N/A
Laudus Rosenberg VIT Value Long/Short Equity	VA	Equity	4.48%	Y	-0.13	2.25%	N/A	N/A	N/A
U.S. Real Estate	VA	Equity	2.61%	Y	1.80	34.25%	N/A	N/A	N/A

[1] 1.75% contractual annual expense limitation.

Other Fees:
The annual administrative charge is the lesser of 2% of the contract's total annuity account value or $30.

A $350 administrative charge will be assessed if a fixed annuity benefit involving life contingencies is chosen before five contract years have been completed. After five contract years, the charge does not apply and the current annuity rate will increase. If the beneficiary elects a life benefit and the participant dies, this charge will be waived. It is AXA Equitable's current practice to increase the current annuity rates for life annuity distribution options by approximately 3%, once 5 contract years have been completed.

The administrative charge is waived for account balances of $25,000 or greater.

Withdrawal Provisions:
Each contract year, after the completion of three contract years or attainment of age 59 1/2, whichever is earlier, 10% of the contract's annuity account value may be withdrawn without incurring AXA Equitable's contingent withdrawal charge. All withdrawal provisions are subject to Section 457 of the Internal Revenue Code.

Participants are assessed a surrender charge for early withdrawal of assets. These charges may be waived under certain circumstances. See your prospectus for complete details.

Years:	1-5	6-8	9	10	11	12	Thereafter
Charge:	6%	5%	4%	3%	2%	1%	0%

NEW INVESTMENT OPTIONS: AXA EQUITABLE

For more information, call AXA Equitable at (800) 628-6673 or Refer to List of Representatives in Section III

Fund	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return 6 Mos. Ended June 30, 2005	Net Historical Performance As of December 31, 2004 1 Year	3 Years	5 Years	10 Years
EQ/Bear Stearns Small Company Growth	VA	Equity	2.64%	Y	N/A	N/A	N/A	N/A	N/A
EQ/Boston Advisors Equity Income	VA	Equity	2.39%	Y	N/A	N/A	N/A	N/A	N/A
EQ/Caywood-Scholl High Yield Bond	VA	Equity	2.19%	Y	N/A	N/A	N/A	N/A	N/A
EQ/International Growth	VA	Equity	2.66%	Y	N/A	N/A	N/A	N/A	N/A
EQ/Long Term Bond	VA	Fixed Income	2.34%	Y	N/A	N/A	N/A	N/A	N/A
EQ/Lord Abbett Growth and Income	VA	Equity	2.34%	Y	N/A	N/A	N/A	N/A	N/A
EQ/Lord Abbett Large Cap Core	VA	Equity	2.34%	Y	N/A	N/A	N/A	N/A	N/A
EQ/Lord Abbett Mid Cap Value	VA	Equity	2.39%	Y	N/A	N/A	N/A	N/A	N/A
EQ/Mergers and Acquisitions	VA	Equity	2.79%	Y	N/A	N/A	N/A	N/A	N/A
EQ/Montag & Caldwell Growth	VA	Equity	2.46%	Y	N/A	N/A	N/A	N/A	N/A
EQ/PIMCO Real Return	VA	Fixed Income	1.99%	Y	N/A	N/A	N/A	N/A	N/A
EQ/Short Duration Bond	VA	Fixed Income	1.99%	Y	N/A	N/A	N/A	N/A	N/A
EQ/Small Company Value	VA	Equity	1.97%	Y	N/A	N/A	N/A	N/A	N/A
EQ/TCW Equity	VA	Equity	2.49%	Y	N/A	N/A	N/A	N/A	N/A
EQ/UBS Growth and Income	VA	Equity	2.39%	Y	N/A	N/A	N/A	N/A	N/A
EQ/Van Kampen Comstock	VA	Equity	2.34%	Y	N/A	N/A	N/A	N/A	N/A
EQ/Van Kampen Mid Cap Growth	VA	Equity	2.39%	Y	N/A	N/A	N/A	N/A	N/A
EQ/Wells Fargo Montgomery Small Cap	VA	Equity	2.62%	Y	N/A	N/A	N/A	N/A	N/A

Please note that these new investment options became available on May 9, 2005. These new investment options have less than 1 year of performance history as of June 30, 2005.

Other Fees

The current series of EQUI-VEST® EDC contracts provide that the Annual Administrative Charge is the lesser of 2% of the contract's total Annuity Account Value ("AAV") or $30 - including any withdrawals made during the year and - will be deducted at the end of each contract year.

This charge is deducted on a pro rata basis from the investment options and the Guaranteed Interest Option. The annual administrative charge is waived under the following conditions:

If the AAV is at least $25,000 on the last day of the contract year,
If the AAV is at least $25,000 upon contract termination,
If the AAV is at least $25,000 upon the death of the participant,
If the AAV is at least $25,000 at the election of an annuity settlement option.

The State of North Dakota or the participant (if authorized by the State of North Dakota) will receive a Confirmation Notice (a statement report) at the end of the contract year showing the charge and the amount in each investment option after the charge has been deducted.

A $200 administrative charge will be assessed if a Life Fixed Annuity Benefit is chosen before 5 contract years have been completed. After 5 contract years, the charge does not apply. This charge will be waived if the participant dies and the beneficiary elects a life benefit; however, a $350 administrative charge will apply upon the election of variable life contingent annuity distribution option.

Withdrawal Provisions

Withdrawals are permitted subject to the terms of the EDC Plan. Withdrawals will be processed within seven days from the date of receipt at the EQUI-VEST® Processing Office.

Free Corridor Amount: Each contract year, 10% of the contract's Annuity Account Value (Free Corridor Amount), may be withdrawn without incurring AXA Equitable's contingent withdrawal charge (assuming the funds are otherwise available for withdrawal). The minimum amount of withdrawal is $300 and $500 must remain in the contract after the withdrawal. Withdrawals from the Guaranteed Interest Option will be processed last in first out (LIFO).

NO WITHDRAWAL CHARGE WILL APPLY UNDER THE FOLLOWING CIRCUMSTANCES:

- Completion of 3 contract years and the amount withdrawn is applied to purchase from AXA Equitable a Period Certain Annuity for a term of at least 10 years that allows no prepayment;
- The contract owner has completed at least five contract years, has reached age 55, and has separated from service;
- Attainment of age 55 by participant and the completion of 5 contract years and application of the amount withdrawn to purchase from AXA Equitable a Period Certain Annuity that extends beyond age 59 1/2 and allows no prepayment;
- Attainment of age 59 1/2 by participant and the completion of 5 contract years;
- Amount withdrawn is applied to purchase from AXA Equitable an annuity with life contingencies;
- Withdrawals by a beneficiary following the death of the participant;
- Refund of excess contributions within one month of the date on which the contribution is made.

Withdrawals which do not fall into the categories described on the preceding page, including any amount that is in excess of the 10% Free Corridor Amount, will be subject to the following contingent withdrawal charges:

Years:	1-5	6-8	9	10	11	12	Thereafter
Charge:	6%	5%	4%	3%	2%	1%	0%

For participants who are age 60 or older on the contract anniversary date, the withdrawal charge of 6% is reduced to 5% in the 5th contract year; additionally, thereafter, for these participants the withdrawal charge is waived.

The Contingent Withdrawal Charges apply only to the participant who requests a withdrawal; other participants' s are not affected. In no event will the charge exceed 8% of contributions made during the current and preceding nine contract years. This is true even if the individual has participated for less than 10 years.

HARTFORD LIFE INSURANCE COMPANY INVESTMENT OPTIONS

For more information, call Hartford Life Insurance Company at (800) 908-7004
or refer to List of Representatives in Section III

Fund	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return 6 Mos. Ended June 30, 2005	Net Historical Performance As of December 31, 2004: 1 Year	3 Years	5 Years	10 Years
Hartford Dividend & Growth	VA	Growth & Income	1.58%	Y	-1.18%	11.41%	5.97%	4.47%	12.42%
American Century Income & Growth	VA	Growth & Income	1.53%	Y	0.05%	12.03%	4.80%	-1.49%	11.83%
Scudder Growth & Income	VA	Growth & Income	1.55%	Y	-0.83%	8.93%	1.27%	-2.61%	7.04%
American Century Value	VA	Growth & Income	1.84%	Y	-0.01%	13.40%	7.90%	10.51%	13.09%
Hartford Advisers	VA	Growth & Income	1.57%	Y	0.22%	2.81%	1.04%	-0.84%	8.94%
Calvert Social Balanced	VA	Growth & Income	1.81%	Y	1.10%	7.29%	3.37%	-0.45%	7.90%
Fidelity Advisor Balanced	VA	Growth & Income	1.99%	Y	-2.63%	4.18%	3.13%	-0.01%	5.80%
Putnam High Yield Advantage	VA	Income	1.92%	Y	0.50%	10.35%	11.12%	4.81%	5.64%
Hartford Total Return Bond	VA	Income	1.40%	Y	2.05%	3.69%	6.53%	7.64%	7.18%
Hartford Mortgage Securities	VA	Income	1.39%	Y	1.56%	3.19%	3.89%	5.48%	6.05%
Hartford Money Market	VA	Income	1.38%	Y	0.69%	0.04%	0.15%	1.68%	3.00%
Putnam International Opportunities	VA	Growth	2.53%	Y	2.57%	12.25%	8.11%	-11.20%	N/A
Hartford International Opportunities	VA	Growth	1.70%	Y	-0.97%	17.02%	7.88%	-3.64%	4.96%
Janus Worldwide	VA	Growth	1.73%	Y	-3.50%	4.64%	-1.85%	-9.83%	8.17%
American Century Ultra	VA	Growth	1.84%	Y	-4.47%	9.76%	1.43%	-6.84%	9.46%
Putnam Vista	VA	Growth	1.93%	Y	-0.53%	17.89%	2.34%	-7.66%	9.49%
Janus Twenty	VA	Growth	1.73%	Y	-1.64%	22.84%	4.76%	-11.56%	12.84%
Hartford Capital Appreciation	VA	Growth	1.60%	Y	-1.44%	18.30%	9.93%	6.57%	14.91%
Skyline Special Equities	VA	Growth	2.32%	Y	2.01%	15.63%	14.04%	15.59%	12.33%
Hartford Stock	VA	Growth	1.39%	Y	-0.75%	3.24%	-0.96%	-4.89%	10.05%
Fidelity Advisor Growth Opportunities	VA	Growth	2.01%	Y	-1.51%	6.15%	1.59%	6.45%	5.99%
Fidelity Advisor Growth & Income	VA	Growth & Income	2.07%	Y	-4.45%	4.41%	0.57%	-4.48%	N/A

HARTFORD LIFE INSURANCE COMPANY INVESTMENT OPTIONS

For more information, call Hartford Life Insurance Company at (800) 908-7004
or refer to List of Representatives in Section III

Fund	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return 6 Mos. Ended June 30, 2005	Net Historical Performance As of December 31, 2004			
						1 Year	3 Years	5 Years	10 Years
Hartford Index	VA	Growth & Income	1.33%	Y	-1.45%	9.40%	2.21%	-3.61%	10.50
Janus Adviser International	VA	Growth	2.08%	Y	1.58%	18.84%	5.41%	-5.01%	N/A
American Century International Growth	VA	Growth	2.11%	Y	-1.63%	14.34%	4.41%	-6.99%	7.19%
Putnam Global Equity	VA	Growth	2.11%	Y	-0.19%	12.58%	4.90%	-4.49%	10.26%
Hartford Small Company HLS	VA	Growth	1.65%	Y	3.71%	11.18%	5.90%	-2.92%	N/A
Aim Small Company Growth	VA	Growth	2.23%	Y	-1.37%	12.08%	0.31%	-7.18%	9.00%
Franklin Small-Mid Cap Growth	VA	Growth	1.83%	Y	-0.27%	12.08%	2.23%	-5.52%	11.52%
Janus Enterprise	VA	Growth	1.88%	Y	-0.24	19.67%	4.65%	-14.01%	7.73%
Hartford Midcap HLS	VA	Growth	1.60%	Y	4.67%	15.39%	10.20%	9.70%	N/A
American Century Equity Income	VA	Growth & Income	1.84%	Y	0.00%	11.58%	9.00%	11.56%	14.37%
MFS Massachusetts Investors Growth Stock	VA	Growth	1.77%	Y	-2.84%	8.70%	-2.09%	-8.43%	10.84%
Dreyfus Premier Third Century	VA	Growth	2.17%	Y	-2.82%	4.71%	-3.02%	-9.91%	N/A
MFS Capital Opportunities	VA	Growth	2.03%	Y	-2.96	11.59%	-0.94%	-7.44%	10.04%
Janus Balanced	VA	Growth & Income	1.65%	Y	0.86%	7.79%	4.04%	0.57%	11.07%
MFS High Income	VA	Income	1.84%	Y	0.10%	8.49%	9.70%	4.06%	6.52%
Dreyfus Premier Core Bond	VA	Income	1.95%	Y	0.74%	2.97%	4.79%	5.46%	6.96%
Drefus Life Time Growth	VA	Growth & Income	1.76%	Y	0.18%	9.76%	2.62%	-2.48%	N/A
Dreyfus Life Time Growth & Income	VA	Growth & Income	1.66%	Y	0.22%	6.81%	3.71%	1.07%	N/A
Drefus Life Time Income	VA	Growth & Income	1.56%	Y	0.13%	2.87%	2.95%	3.07%	N/A
AIM Technology	VA	Growth	2.42%	Y	-6.84%	2.50%	-8.69%	-20.63%	6.40%
Hartford Global Technology HLS	VA	Growth	1.81%	Y	-3.61%	0.44%	-0.72%	N/A	N/A

HARTFORD LIFE INSURANCE COMPANY INVESTMENT OPTIONS

For more information, call Hartford Life Insurance Company at (800) 908-7004
or refer to List of Representatives in Section III

Fund	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return 3 Mos. Ended June 30, 2005	Net Historical Performance As of December 31, 2004: 1 Year	3 Years	5 Years	10 Years
AIM Financial Services	VA	Growth	2.14%	Y	-3.55%	7.62%	4.98%	5.30%	14.09%
AIM Leisure	VA	Growth	2.18%	Y	-2.51%	12.64%	6.87%	2.83%	14.23%
Hartford Global Health HLS	VA	Growth	1.78%	Y	-1.71%	11.79%	6.45%	N/A	N/A
MFS Utilities	VA	Growth	2.00%	Y	7.90%	28.81%	9.22%	0.55%	12.35%

Other Fees: None

Withdrawal Provisions:
Participants are assessed a surrender charge for early withdrawal of assets. These charges may be waived under certain circumstances. See your prospectus for complete details.

Years:	1-6	7,8	9,10	11,12	13
Charge:	5%	4%	3%	2%	0%

** Rate presented is an annual interest rate. Contact Hartford Life Insurance Company to obtain the current new money rate.*

JACKSON NATIONAL LIFE INVESTMENT OPTIONS

For more information, call Jackson National Life at (800) 873-5654 or Refer to List of Representatives in Section III

Fund	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return 6 Mos. Ended** June 30, 2005	Net Historical Performance As of December 31, 2004 1 Year	3 Years	5 Years	10 Years
Elite 500 Indexed Annuity**	FA	Stability of Principal & Stock Market Participation	None	Y	N/A	N/A	N/A	N/A	N/A
Flex I	FA	Stability of Principal	None	Y	3.25%	3.25%	3.75%	6.75%	5.50%
Q Flex	FA	Stability of Principal	None	Y	3.25%	3.25%	3.75%	6.75%	5.50%
Action Annuity Series	FA	Stability of Principal	None	Y	4.85%	4.85%	5.35%	7.65%	8.10%
Bonus MAX Series	FA	Stability of Principal	None	Y	5.00%	5.00%	5.50%	8.00%	8.25%
Super MAX	FA	Stability of Principal	None	Y	3.25%	3.25%	3.75%	6.75%	5.50%
MAX Plan	FA	Stability of Principal	None	Y	3.25%	3.25%	3.75%	6.75%	5.50%
Jackson National Life Select (available for Guaranteed Periods from 1 to 10 years)*	FA	Stability of Principal	None	Y					
1 year					3.00%	N/P	N/P	N/P	N/P
2 years					3.00%	N/P	N/P	N/P	N/P
3 years					3.00%	N/P	N/P	N/P	N/P
4 years					3.00%	N/P	N/P	N/P	N/P
5 years					3.00%	N/P	N/P	N/P	N/P
6 years					3.00%	N/P	N/P	N/P	N/P
7 years					3.00%	N/P	N/P	N/P	N/P
8 years					3.00%	N/P	N/P	N/P	N/P
9 years					3.00%	N/P	N/P	N/P	N/P
10 years					3.10%	N/P	N/P	N/P	N/P

Other Fees:

1. Annuity contract allows for a $20 administrative fee per year and a $1.25 collection fee per premium; however, these charges are currently waived per company policy.

Withdrawal Provisions:

Some options may allow participants to withdraw up to 10% of the account balance every 12 months. Some options may also allow the accumulation of unused withdrawals up to 50%.Participants are assessed a declining surrender charge which varies from product to product. See your prospectus for complete details. All withdrawal provisions are subject to Section 457 of the Internal Revenue Code.

*Early withdrawals are subject to an interest rate adjustment.

**Rates presented are annual interest rates. Contact Jackson National Life to obtain current interest rates for all fund

Fund/Ticker Symbol	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return 6 Mos. Ended June 30, 2005	Net Historical Performance As of December 31, 2004: 1 Year	3 Years	5 Years	10 Years
Gartmore Investor Destination Aggressive (Service Class) NDASX	VA	Asset Allocation	1.58%	N	-4.77%	8.93%	5.09%	N/A	N/A
Gartmore Investor Destination Moderately Aggressive (Service Class)/NDMSX	VA	Asset Allocation	1.58%	N	-4.31%	7.04%	4.69%	N/A	N/A
Gartmore Investor Destination Moderate (Service Class)/NSDMX	VA	Asset Allocation	1.57%	N	-3.87%	4.38%	3.89%	N/A	N/A
Gartmore Investor Destination Moderately Conservative (Service Class)/NSDCX	VA	Asset Allocation	1.59%	N	-3.41%	2.05%	3.27%	N/A	N/A
Gartmore Investor Destination Conservative (Service Class)/NDCSX	VA	Asset Allocation	1.60%	N	-3.15%	-0.22%	2.34%	N/A	N/A
Putnam International Equity Fund (Class A)/POVSX	VA	Foreign Stock	2.45%	N	-5.55%	11.44%	5.40%	-3.36%	9.36%
Templeton Foreign Fund (Class A)/TEMFX	VA	Foreign Stock	2.03%	N	-5.16%	13.02%	10.22%	3.22%	7.72%
Janus Worldwide Fund/JAWWX	VA	World Stock	1.68%	N	-7.34%	0.54%	-2.94%	-10.29%	8.017%
Oppenheimar Global (Class A)/OPPAX	VA	World Stock	1.95%	N	-4.96%	13.55%	7.71%	2.52%	12.60%
Templeton Global Smaller Companies Fund (Class A)/TEMGX	VA	World Stock	2.22%	N	-3.33%	21.08%	19.04%	8.40%	8.06%
Brown Capital Management Small Company Fund (Inst'l)/BCSIX	VA	Small Growth	1.98%	N	-5.89%	-4.68%	-7.21%	0.71%	12.04%

NATIONWIDE LIFE INSURANCE INVESTMENT OPTIONS

For more information, call Nationwide Life Insurance at (800) 545 4730 or Refer to List of Representatives in Section III

Fund/Ticker Symbol	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return 6 Mos. Ended June 30, 2005	Net Historical Performance As of December 31, 2004: 1 Year	3 Years	5 Years	10 Years
GVIT Small Company Fund (Class 1)	VA	Small Growth	1.97%	N	-1.34%	13.90%	9.66%	5.78%	N/A
DFA US Micro Cap Portfolio (Investor Class) DFSCX	VA	Small Blend	1.36%	N	-7.01%	13.27%	16.32%	13.00%	15.32%
American Century Small Cap Value (Investor Class)/ASVIX	VA	Small Value	2.05%	N	-1.90%	16.66%	11.81%	20.40%	N/A
Credit Suisse Mid Cap Growth /CUEGX	VA	Mid Cap Growth	2.20%	N	-2.96%	8.50%	2.93%	-6.55%	7.33%
Dreyfus Mid Cap Index Fund (Investor Class)/PESPX	VA	Mid Cap Blend	1.30%	N	-0.81%	10.83%	8.07%	7.64%	14.39%
American Century Value Fund (Investor Class)/TWVLX	VA	Mid Cap Value	1.79%	N	-3.99%	9.28%	6.92%	10.13%	12.98%
Gartmore Growth Fund (Class D)/MUIGX	VA	Large Growth	1.65%	N	-3.97%	3.09%	-1.12%	-13.56%	2.54%
Janus Fund/JANSX	VA	Large Growth	1.69%	N	-6.56%	-0.30%	-1.99%	-10.11%	8.29%
Van Kampen Emerging Growth Fund (Class A)/ACEGX	VA	Large Value	1.88%	N	-5.10%	1.99%	-4.86%	-12.60%	10.93%
Davis NY Venture Fund (Class A)/NYVTX	VA	Large Blend	1.72%	N	-2.55%	7.31%	5.29%	2.37%	13.34%
Gartmore Nationwide Fund (Class D)/MUIFX	VA	Large Blend	1.662%	N	-4.11%	4.73%	3.03%	-1.45%	10.22%
Oppenheimer Capital Appreciation (Class A)/OPTFX	VA	Large Blend	1.89%	N	-6.70%	1.45%	-1.42%	-3.93%	11.84%
Aim Diversified Dividend Fund (Class A)/ LCEAX	VA	Large Blend	1.80%	N	-7.37%	-1.35%	-1.05%	-2.46%	7.59%

NATIONWIDE LIFE INSURANCE INVESTMENT OPTIONS

For more information, call Nationwide Life Insurance at (800) 545 4730 or Refer to List of Representatives in Section III

Fund/Ticker Symbol	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return 6 Mos. Ended June 30, 2005	Net Historical Performance As of December 31, 2004 1 Year	3 Years	5 Years	10 Years
Neuberger Berman Partners Fund (Trust Class)/NBPTX	VA	Large Value	2.30%	N	2.93%	13.90%	4.72%	2.00%	10.46%
Van Kampen Growth & Income Fund (Class A)/ACGIX	VA	Large Value	1.61%	N	-2.11%	8.86%	5.52%	5.42%	12.87%
Dreyfus Premier Balanced Opportunity Fund/DBOAX	VA	Moderate Allocation	1.86%	N	-5.80%	N/A	N/A	N/A	N/A
MFS Total Return (Class A) /MSFRX	VA	Moderate Allocation	1.69%	N	-3.42%	6.31%	5.20%	6.45%	10.27%
PIMCO Foreign Bond Fund (Class A)/PFOAX	VA	International Blend	1.55%	N	-0.32%	1.16%	3.54%	5.50%	8.13%
Janus High Yield Fund (Investor Class)/JAHYX	VA	High Yield Bond	1.64%	N	-3.35%	4.36%	7.31%	5.58%	N/A
Federated Bond Fund (Class A)/FDBAX	VA	Intermediate Term Bond	2.27%	N	-2.98%	1.72%	6.95%	6.38%	N/A
PIMCO Total Return Fund (Admin Class)/ PTRAX	VA	Intermediate Term Bond	1.48%	N	-1.62%	-0.12%	4.74%	6.85%	7.25%
Franklin U.S. Government Secs (Class A) /FKUSX	VA	Intermediate Gov't Bond	1.50%	N	-2.68%	-1.18%	2.75%	5.10%	5.96%
Gartmore Money Market Fund (Prime Shares)/MIFXX	VA	Money Market	1.39%	N	-3.32%	-4.12%	-1.11%	1.01%	2.73%
Nationwide Fixed Account (GPFA)*	VA	Fixed/Cash	N/A	N					

Other Fees:
None

Withdrawal Provisions:
Withdrawals from the fixed account are limited to 20% of the account value per year. Participants are assessed a surrender charge for early withdrawal of assets. These charges may be waived under certain circumstances. See your prospectus for complete details. All withdrawal provisions are subject to Section 457 of the Internal Revenue Code. Beginning April 8, 2007 CDSC will be eliminated from the Plan.

Years:	1, 2	3, 4	5	6	7
Charge:	4%	3%	2%	1%	0%

Past performance is no guarantee of future performance. Investment returns and principal value will fluctuate and the investors' units, when redeemed, may be worth more or less than their original cost.

*New money rates are set every quarter, please call Nationwide to obtain the current new money rate.

Fund	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return 6 Mos. Ended June 30, 2005	Net Historical Performance As of December 31, 2004 1 Year	3 Years	5 Years	10 Years
Flex 95[1]	FA	Fixed Annuity	None	Y	3.10%	4.00%	4.92%	5.50%	N/A

Other Fees:

[1] $30 annual administration fee; $50 minimum monthly premium payment; administration fee waived on active policies; administration fee waived for accounts $10,000 in size or greater.

Withdrawal Provisions:

Flex 95 surrender charges decrease from 10% of account value to $0 over 10 policy years.

Rates presented are annual interest rates. Call Sunset Life Insurance Company to obtain the current interest rates.

Fund	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return 6 Mos. Ended June 30. 2005	Net Historical Performance As of December 31, 2004 1 Year	3 Years	5 Years	10 Years
Resource B									
Pioneer Bond VCT Portfolio - Class I Shares	VA	Income	1.98%	Y	2.11	2.27	3.55	5.37	5.07
Pioneer Fund VCT Portfolio - Class I Shares	VA	Income and Capital Growth	1.96%	Y	-1.29	9.45	2.27	-1.20	n/a
Pioneer Growth Opportunities VCT Portfolio - Class I Shares	VA	Capital Growth	2.05%	Y	-1.29	20.80	1.63	2.74	12.04
Pioneer Mid-Cap Value VCT Portfolio - Class I Shares	VA	Capital Appreciation	1.97%	Y	3.66	20.61	12.82	11.97	n/a
Pioneer Money Market VCT Portfolio - Class I Shares (7-day yield: 1.35%)	VA	Income	1.99%	Y	0.34	-0.63	-0.46	1.01	n/a
Scudder VS I International	VA	International	2.29%	Y	-0.83	5.15	0.90	-1.61	8.05
Scudder VS II Total Return Portfolio	VA	Balanced	1.76%	Y	-0.03	15.08	5.39	-9.18	3.99

Other Fees:
$30 annual administration charge; $25 minimum deposit.

Withdrawal Provisions:
Participants are allowed to withdraw 10% of the account balance per certificate year. Amounts withdrawn in excess of 10% will be assessed a surrender charge. These charges may be waived under certain circumstances. See your prospectus for complete details. All withdrawal provisions are subject to Section 457 of the Internal Revenue Code. The surrender charges for withdrawals in excess of 10% will be assessed by the following scale:

Year	1	2	3	4	5	6	7	8	9
Change	9%	9%	8%	7%	6%	5%	4%	2%	0%

SYMETRA LIFE INVESTMENT OPTIONS

For more information, call Symetra Life at (877) 796-3872 or refer to List of Representatives in Section III

Fund	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return 6 Mos. Ended June 30. 2005	Net Historical Performance As of December 31, 2004: 1 Year	3 Years	5 Years	10 Years
Spinnaker									
Fixed Account	FA	Fixed Income	None	N	*2.95%	n/a	n/a	n/a	n/a
AIM VI Aggressive Growth Fund**	VA	Growth	2.56%	Y	n/a	10.25	1.65	-4.98	n/a
AIM VI Capital Appreciation Fund	VA	Growth	2.56%	Y	-3.01	n/a	n/a	n/a	n/a
AIM VI Capital Development Fund	VA	Long-Term Growth of Capital	2.75%	Y	0.05	13.89	5.50	n/a	n/a
AIM VI Health Sciences**	VA	Growth	2.51%	Y	n/a	6.07	-0.15	2.01	n/a
AIM VI International Growth Fund	VA	Long-Term Growth of Capital	2.79%	Y	0.16	22.28	8.83	n/a	n/a
AIM VI Real Estate Fund	VA	Long-Term Growth of Capital	2.82%	Y	4.71	34.68	24.59	19.14	n/a
American Century VP Balanced	VA	Growth and Income	2.30%	Y	0.88	8.24	4.38	0.76	6.99
American Century Investments VP Inflation Protection Bond	VA	Total Return	2.15%	Y	1.10	n/a	n/a	n/a	n/a
American Century VP International	VA	International	2.74%	Y	-1.88	13.33	2.99	-8.95	5.63
American Century Investments VP Large Company Value	VA	Capital Growth & Income	2.45%	Y	-1.05	n/a	n/a	n/a	n/a
American Century VP Ultra Class	VA	Long-Term Capital Growth	2.56%	Y	-4.70	9.13	n/a	n/a	n/a
American Century VP Value	VA	Growth & Income	2.35%	Y	-0.27	12.75	5.16	7.42	n/a
Dreyfus VIF Appreciation Portfolio	VA	Capital Appreciation	2.19%	Y	-0.02	3.58	0.54	-2.32	9.97
Dreyfus IP MidCap Stock	VA	Total Return	2.18%	Y	1.37	12.88	8.16	5.23	n/a
Dreyfus VIF Quality Bond**	VA	Capital Growth	2.14%	Y	n/a	1.93	3.88	5.06	5.54
Dreyfus Socially Responsible Growth	VA	Growth & Income	2.22%	Y	-2.85	4.73	-3.03	-9.39	7.23
Dreyfus Stock Index Fund	VA	Total Return	1.91%	Y	-1.72	8.81	1.61	-4.13	10.05

SYMETRA LIFE INVESTMENT OPTIONS

For more information, call Symetra Life at (877) 796-3872 or refer to List of Representatives in Section III

Fund	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return 6 Mos. Ended June 30, 2005	Net Historical Performance As of December 31, 2004: 1 Year	3 Years	5 Years	10 Years
Dreyfus IP Technology Growth	VA	Capital Appreciation	2.25%	Y	-6.84	-0.94	-0.94	-4.13	n/a
Federated High Income Bond II	VA	High Yield	2.39%	Y	-0.82	8.92	9.48	3.31	6.03
Federated Capital Income II**	VA	Income & Capital Appreciation	2.82%	Y	n/a	8.39	-1.10	-5.88	3.44
Fidelity VIP Asset Manager Portfolio**	VA	Total Return	2.05%	Y	n/a	4.00	2.88	-0.49	6.52
Fidelity VIP Contrafund	VA	Long-Term Capital Appreciation	2.08%	Y	2.88	13.86	8.84	0.54	n/a
Fidelity Equity-Income Portfolio	VA	Growth & Income	1.98%	Y	-1.96	9.98	4.99	3.01	9.77
Fidelity VIP Growth	VA	Growth	2.08%	Y	-2.74	1.93	-2.73	-8.08	8.46
Fidelity VIP Growth & Income	VA	Growth/Income	2.00%	Y	-4.41	4.32	1.54	-2.24	n/a
Fidelity VIP Mid Cap Portfolio	VA	Long-Term Growth	2.36%	Y	2.19	n/a	n/a	n/a	n/a
Fidelity VIP Money Market	VA	Income	1.95%	Y	0.40	-0.46	-0.36	1.19	2.60
Franklin Flex Cap Growth Securities Fund	VA	Capital Appreciation	2.68%	Y	n/a	n/a	n/a	n/a	n/a
Franklin Income Securities Fund	VA	Income	2.14%	Y	1.24	12.27	12.66	10.84	n/a
Franklin Small Cap Fund	VA	Total Return	2.36%	Y	0.93	9.92	1.52	-5.98	n/a
Franklin U.S. Government Fund	VA	Income	2.19%	Y	1.13	2.04	3.64	5.34	5.69
Franklin Small-Mid Cap Growth Securities Fund	VA	Long-Term Capital Growth	2.42%	Y	-3.80	n/a	n/a	n/a	n/a
ING Natural Resources**	VA	Capital Growth	2.73%	Y	n/a	11.10	11.35	5.96	6.09
J.P. Morgan International Equity Portfolio	VA	International	2.40%	Y	-3.23	16.73	7.08	-4.08	n/a
J.P. Morgan Mid Cap Value Portfolio	VA	Growth	2.65%	Y	4.41	19.38	14.90	n/a	n/a
Mutual Share Securities Fund	VA	Growth & Income	2.40%	Y	1.33	11.06	6.03	7.04	n/a

SYMETRA LIFE INVESTMENT OPTIONS

For more information, call Symetra Life at (877) 796-3872 or refer to List of Representatives in Section III

Fund	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return 3 Mos. Ended June 30, 2005	Net Historical Performance As of December 31, 2004			
						1 Year	3 Years	5 Years	10 Years
PIMCO All Asset Portfolio	VA	Real Return	2.73%	Y	2.65	n/a	n/a	n/a	n/a
PIMCO CommodityReal Return Strategy	VA	Real Return	2.98%	Y	7.55	n/a	n/a	n/a	n/a
Pioneer Emerging Markets VCT Portfolio	VA	Long-Term Growth	3.51%	Y	4.55	17.03	21.00	0.99	n/a
Pioneer Equity Income VCT Portfolio	VA	Total Return	2.38%	Y	1.19	14.43	4.53	3.37	n/a
Pioneer High Yield VCT Portfolio	VA	Total Return	2.44%	Y	-1.52	6.23	10.14	n/a	n/a
Pioneer Small Cap Value VCT Portfolio	VA	Growth	2.99%	Y	0.85	18.23	9.68	n/a	n/a
Pioneer Strategic Income VCT Portfolio	VA	Income	2.69%	Y	0.84	8.40	12.43	8.97	n/a
Templeton Developing Markets	VA	Growth	3.19%	Y	5.18	22.98	22.25	1.88	n/a
Templeton Global Income Securities Fund	VA	Income	2.43%	Y	-4.36	n/a	n/a	n/a	n/a
Templeton Growth Securities Fund	VA	Growth	2.51%	Y	-0.42	14.41	6.22	3.13	8.32

Other Fees:
$30 annual administration charge (waived for account balances of $50,000 or greater).
$25 minimum deposit

Withdrawal Provisions:
Participants are allowed to withdraw 10% of the account balance per certificate year. Amounts withdrawn in excess of 10% will be assessed a surrender charge. These charges may be waived under certain circumstances. See your prospectus for complete details. All withdrawal provisions are subject to Section 457 of the Internal Revenue Code. The surrender charges for withdrawals in excess of 10% will be assessed by the following scale:

Year	1	2	3	4	5	6	7	8	9
Change	8%	7%	6%	5%	4%	3%	2%	1%	0%

** Rate presented is an annual interest rate. Call Symetra to obtain the current interest rate.*
*** Portfolios no longer available for new sales. Available only to contract holders who have been continuously invested in the portfolios since April 29, 2005.*

Fund	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return 3 Mos. Ended June 30, 2005	Net Historical Performance As of December 31, 2004 1 Year	3 Years	5 Years	10 Years
QPA III	FA	Stability of Principal	None	N	*3.00%				

Other Fees:
None

Withdrawal Provisions:
Participants are allowed to withdraw 10% of the account balance per certificate year. Amounts withdrawn in excess of 10% will be assessed a surrender charge. These charges may be waived under certain circumstances. See your prospectus for complete details. All withdrawal provisions are subject to Section 457 Code.

Year	1	2	3	4	5	6	7	8	9
Change	9%	9%	8%	7%	6%	5%	4%	2%	0%

** Rate presented is an annual interest rate. Call Symetra to obtain the current interest rate.*

VALIC INVESTMENT OPTIONS

For more information, call VALIC at (701) 355-9160 or Refer to List of Representatives in Section III

Fund	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return 6 Mos. Ended June 30, 2005	Net Historical Performance As of December 31, 2004			
						1 Year	3 Years	5 Years	10 Years
Fixed Account Plus	FA	Stability of Principal	None	N	1.98	4.00	4.33	4.90	5.46
Short-Term Fixed Account	FA	Stability of Principal	None	N	1.49	3.00	3.00	3.60	4.15
Putnam Global Equity	VA	International Growth	2.29	Y	-0.26	12.41	4.74	-4.64	10.11
Templeton Foreign	VA	International Growth	2.23	Y	-1.30	16.96	10.98	3.43	7.66
Science & Technology Fund (T.Rowe Price)	VA	Aggressive Growth	2.02	Y	-4.07	-0.21	-3.96	-19.58	5.61
Putnam New Opportunities	VA	Aggressive Growth	2.09	Y	-0.30	9.00	-0.56	-13.03	7.08
Putnam OTC & Emerging Growth	VA	Aggressive Growth	2.34	Y	-1.04	6.85	-1.66	-24.53	0.52
Core Equity Fund (Wellington/WAMU)	VA	Growth	1.85	Y	-0.52	6.96	1.16	-4.23	7.58
Large Cap Growth Fund (AIG SunAmerica)	VA	Growth	1.96	Y	-3.62	4.24	-2.53	na	na
American Century Ultra	VA	Growth	2.03	Y	-4.56	9.55	1.27	-6.99	9.24
Social Awareness Fund	VA	Growth & Income	1.63	Y	-1.65	9.49	1.81	-3.85	10.53
Stock Index Fund	VA	Growth & Income	1.38	Y	-1.49	9.41	2.17	-3.61	10.64
Income & Growth Fund (American Century)	VA	Growth & Income	1.83	Y	-0.13	11.68	4.39	na	na
Vanguard Windsor II	VA	Growth & Income	1.62	Y	2.17	16.84	7.21	6.29	12.29
Vanguard Wellington	VA	Balanced	1.56	Y	0.55	9.79	6.38	6.19	10.93
International Government Bond Fund	VA	Current Income	1.72	Y	-1.66	9.53	14.60	6.83	5.58

Fund	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return 6 Mos. Ended June 30, 2005	Net Historical Performance As of December 31, 2004: 1 Year	3 Years	5 Years	10 Years
Vanguard LT Investment Grade Portfolio	VA	Current Income & Capital Preservation	1.28	Y	7.18	7.87	8.35	8.83	7.86
Vanguard LT U.S. Treasury Portfolio	VA	Current Income & Capital Preservation	1.26	Y	7.66	6.07	7.59	8.79	7.99
Money Market I Fund	VA	Liquidity, Income & Protection of Capital	1.56	Y	0.57	-0.20	-0.12	1.43	2.75

Other Fees: None

Withdrawal Provisions:

Participants are assessed a surrender charge for early withdrawal of assets. These charges may be waived under certain circumstances. See your prospectus for complete details.

The surrender charge is equal to 5% of the lesser of: (1) any purchase payments received during the most recent 60 months prior to the receipt of the surrender request by VALIC at its Home Office or, (2) the amount transferred.

*Rates presented are annual interest rates. Contact VALIC to obtain the current interest rates.
**Performance figure is not available due to the inception date of the fund.

WADDELL & REED FINANCIAL SERVICES INVESTMENT OPTIONS

For more information, call Waddell & Reed at 1-888-WADDELL or Refer to List of Representatives in Section III

Fund/Ticker Symbol	Type of Investment	Objective	Annual Expense	Other Fees (Y/N)	Return 6 Mos. Ended June 30, 2005	Net Historical Performance As of December 31, 2004: 1 Year	3 Years	5 Years	10 Years
Accumulative A/UNACX	MF	Capital Growth/Income	1.16%	N	5.56	7.35	-0.37	0.10	11.69
Asset Strategy A/UNASX	MF	Asset Allocation	1.35%	N	10.70	13.04	9.00	7.01	9.24
Bond A/UNBDX	MF	Capital Preservation	1.06%	N	1.45	4.25	6.14	7.01	7.35
Continental Income A/UNCIX	MF	Income/Capital Appreciation	1.24%	N	2.11	7.58	5.15	2.57	8.37
Government Securities A/UNGVX	MF	Income/Safety of Principal	1.22%	N	1.76	3.34	4.56	6.31	6.76
High Income A/UNHIX	MF	High Income/Cap Growth	1.11%	N	1.51	8.56	8.45	4.95	7.45
Global Bond A/UNHHX	MF	High Income/Cap Growth	1.29%	N	2.02	5.33	6.19	4.39	6.87
Core Investment A/UNCMX	MF	Growth/Income	1.11%	N	4.98	9.83	0.20	-1.35	10.36
International Growth A/UNCGX	MF	Appreciation/Income	1.61%	N	5.25	12.32	3.52	-8.35	6.34
New Concepts A/UNECX	MF	Capital Growth	1.51%	N	4.40	19.27	4.96	-4.23	11.56
Retirement Shares A/UNFDX	MF	Long Term Return	1.27%	N	7.94	4.29	1.42	-3.04	8.10
Science & Technology A/UNSCX	MF	Capital Growth	1.40%	N	8.85	16.20	3.95	-3.50	17.18
Vanguard A/UNVGX	MF	Capital Appreciation	1.23%	N	5.84	5.58	3.02	-4.01	9.47
Value A/WVAAX	MF	Long Term Capital Growth	1.35%	N	2.51	14.28	6.32	N/A	6.75*
Small Cap A/UNSAX	MF	Capital Growth	1.62%	N	9.37	13.26	8.27	4.63	8.70*
Cash Management/UNCXX	MF	Money Market	0.79%	N	0.87	0.52	0.69	2.30	3.58

Other Fees: The returns shown above (average annual returns, except for year-to-date returns which are annualized) reflect the performance of the funds for the periods indicated that would have been realized IF AND ONLY IF a shareholder had invested in the Fund PRIOR to the first day of the period. These returns include no impact of any sales load as the North Dakota Public Employees Retirement System purchases are made at 0% sales charge.

*Since class inception.

Withdrawal Provisions: None

SECTION III

PROVIDER REPRESENTATIVES

NORTH DAKOTA PUBLIC EMPLOYEES RETIREMENT SYSTEM

SECTION 457 DEFERRED COMPENSATION PLAN

(INFORMATION CURRENT AS OF SEPTEMBER 30, 2005)

This list is not inclusive of all sales representatives eligible to provide investment services for the State of North Dakota Deferred Compensation Plan. A sales representative, with any of the listed Provider Companies, who is licensed by the North Dakota State Securities Commissioner or the North Dakota State Insurance Commissioner or both, is eligible to provide investment services under the plan. This list is updated quarterly.

NDPERS Deferred Compensation Companion Plan
(Serviced by Fidelity Investments Tax Exempt Services Company, Fidelity Investments)
Home Office
82 Devonshire Street
Boston, MA 02109

Companion Plan Customer Service Center
(800-343-0860)
Fidelity Retirement Services Specialists are Available, Monday-Friday, 9:00 am-11:00 pm CT
Fidelity Net Benefits www.fidelity.com/atwork

AMERICAN TRUST CENTER
Bismarck
Perry Bohl
James Braun
Thomas Gunderson Jr
Wayne Muehler
(701) 255-6832
PO Box 1618
Bismarck, ND 58502

AXA EQUITABLE
Home Office
Dolores Moore
(212) 314-4058
Equitable Life
1290 Avenue of the Americas 14th Floor
New York, NY 10104

Bismarck
Paul Bibelheimer
Judith L. Beaudry
Gary E. Berube
Doug Buehler
Farrel Carlson
Bruce Ellison
Robert C. Johnson
Cy Puetz
Matthew B. Puetz
Larry Souther
Mystie Thomas
(701) 223-9084
400 E. Broadway Ave.
Bismarck, ND 58501

Dickinson
Ken Nelson
(701) 225-4811
235 Sims, Ste. 23
Dickinson, ND 58601

Jeff Kallenbach
(701) 483-1173
1173 3rd Ave. W
Dickinson, ND 58601

Fargo
Mark A. Bibelheimer
Jeremy Carlson
Ryan Carlson
Arnold L. Ellingson
Cindy Fason
Jeffrey A. Grewe
Bradley Novak
(701) 237-9422
3223 32nd Ave. SW, Ste. 202
Fargo, ND 58103-6278

Grand Forks
H. Douglas Fosse
Sherman Langehaug
(701) 772-7184
P.O. Box 5183
Grand Forks, ND 58206-5183

Jamestown
Dave Falk
(701) 252-4311
P.O. Box 1667
Jamestown, ND 58402

BANK OF NORTH DAKOTA
Donna Frey
(701) 328-5617
P.O. Box 5509
Bismarck, ND 58506

HARTFORD LIFE
Home Office
Wayne Carpenter
(860) 843-8450
Hartford Life Insurance Company
Retirement Plan Solutions & Sales Support
Governmental Markets
200 Hopmeadow St.
Simsbury, CT 06089

Beulah
Kevin D. Flaagan
(70l) 873-2273
PO Box 905
Beulah, ND 58523

Bismarck
Chad Gilchrist
(701) 250-5126
(800) 648-2423
Gilchrist Financial
1929 N Washington St.
Bismarck, ND 58501

HARTFORD LIFE *(continued)*

Kim Duttenhefner
(701) 222-4411
(866) 793-8594
Dougherty & Company, LLC
P.O. Box 2157
Bismarck, ND 58502-2157

Dana Rudnick
Larry Giesinger
(701) 255-1412
AIG Advisor Group
1830 E. Century Ave., Ste. 3
Bismarck, ND 58503

Loren Japel
(701) 255-2735
(800) 767-3634
P.O. Box 1053
Bismarck, ND 58502

Ron Monzelowsky
(701) 255-6144
Mid Dakota Insurance
3111 E Broadway
Bismarck, ND 58501

John Adams
Dan Mayer
Jason Millner
Terry Millner
Thomas Nagel
Bruce Ostrum
Graham Peterson
Jane Reede
Brady J. Vollmers
Tracy Yanke
(701) 255-4225
Piper Jaffray
P.O. Box 1238
Bismarck, ND 58502

Robert J. Albrecht
(701) 258-2459
(800) 456-0239
Edward Jones
P.O. Box 1194
Bismarck, ND 58502

Troy M. Nelson
(701) 255-1196
(888) 746-ll96
Edward Jones
1701 Burnt Boat Dr.
Bismarck, ND 58501

Marlin Peterson
(701) 255-2928
(800) 735-8l57
Edward Jones
109 E Century Ave.
Bismarck, ND 58501

Ronald L. Keney
(701) 323-9078
(888) 360-9393
Edward Jones
400 E Broadway, Ste. 105
Bismarck, ND 58501

Larry Warren
Tim Glass
(701) 222-3268
Warren, Benning & Glass Financial Services
931 S Washington St.
Bismarck, ND 58504

Rob Schaner
Jim Volk
(701) 223-7274
Raymond James
Financial Services
200 N 3rd St., Ste. 280
Bismarck, ND 58501-3879

Marc Conrad
Bob Gregoire
Ingrid L. Schneider
Irvin A. Smith, III
Paul Stiegelmeier
Bob Wetsch
(701) 258-9888
A.G. Edwards & Sons
418 E Broadway, Ste. 7
Bismarck, ND 58501

Tom F. Engelhardt
(701) 222-4802
(888) 733-8663
Edward Jones
301 E Front Ave., Ste. 104
Bismarck, ND 58504

Davis Bjork
Terri O'Clair
(701) 222-1640
(800) 373-2718
American Capital Investments
3801 Lockport St., Ste. 1
Bismarck, ND 58501-5539

Jason D. Dockter
(701) 258-9848
Fronteer Personnel Services
PO Box 1315
Bismarck, ND 58502

Gary Sauve
(701) 255-7887 Ext 303
Financial Planning Centers Network
3801 Lockport St., Ste. 3
Bismarck ND 58503

HARTFORD LIFE *(continued)*

Jennifer Anderson
Joe Bitz
Don Hawkinson
David Nash
Kirk Pandolfo
Wayne Papke
Kevin Ringdahl
(701) 222-7568
Smith Barney
232 W Century Ave.
Bismarck, ND 58501

James Braun
Thomas Gunderson Jr.
Wayne A Muehler
(800) 279-6016
(701) 255-6832
Investment Center
P.O. Box 1618
Bismarck, ND 58502

Garry Pierce
(701) 222-3017
Garry Pierce Financial Services
P.O. Box 7203
Bismarck, ND 58507-7203

Viv Gwin
(701) 255-7887 Ext 307
Financial Planning Centers Network
3801 Lockport St., Ste. 4
Bismarck, ND 58503

Scott Johnson
(701) 223-2000
Capital Securities & Co
117 N 4th St.
Bismarck, ND 58501

Jerry Dockter
Ryan Farstveet
(701) 258-3053
Sun America Securities
411 N 4th St., Ste. 3
Bismarck, ND 58501

Donavon Wagner
Ray Horner
(701) 222-8504
Wagner Financial Services
P.O. Box 1335
Bismarck, ND 58502

Jason Sauer
(701) 255-3688
(800) 811-7053
JS Financial Services
516 Colt Ave.
Bismarck, ND 58503

Scooter Pinks
(800) 323-9629
(701) 323-7953
Edward Jones
921 S 9th St., Ste. 100
Bismarck, ND 58504

Keith Schultz
(701) 258-5636
First Security Financial Services
PO Box 2784
Bismarck, ND 58502-2784

Theresa Hall-Biesecker
(701) 255-8448
Legacy Builders Resource Group LLC
1050 E Interstate Ave.
Bismarck, ND 58503

Kasey Gillis
Heather Moszer
Rob Montgomery
Brian Neuhardt
Josh Rahn
Tom Williams
(701) 663-8401
Securian Financial
Advisors of ND, Inc.
PO Box 7035
Bismarck, ND 58507

Jeff Frankhauser
(701) 255-3125
Financial Network
Investment Corp
3801 Lockport St Ste 3
Bismarck, ND 58503

Jason Brostrom
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Edward Jones
1777 E Capitol Ave
Bismarck, ND 58501

Nathan Dvorak
(701) 323-0403
Edward Jones
1830 E Century Ave
Bismarck, ND 58501

Joel Bird
Jason Kirchmeier
Roger Koski
Loren D. Melvie
David Schlafman
Mark D. Westgard
(701) 258-9735
(800) 411-7572
Ameriprise Financial Services, Inc.
505 E Main Ave., Ste. 100
Bismarck, ND 58501

Rhonda Krell
(701) 323-9702
Ameriprise Financial Services, Inc.
1640 E Capitol Ave., Ste. A
Bismarck, ND 58501

Bottineau
L. Duane Larson
(701) 228-2771
(800) 500-2771
Investment Center
PO Box 327
Bottineau, ND 58318-0327

Bowman
Donald W. Dyk
(701) 523-5749
(800) 347-5696
Investment Center
P.O. Box 103
Bowman, ND 58623

Cavalier
James R. Sott
(701) 265-4619
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QUESTIONS ABOUT YOUR FINANCIAL FUTURE?

Making a list will help you when visiting with your financial planner.